

Erie County Department of Senior Services
Health Insurance Information Counseling and Assistance Program (HIICAP)
(716) 858-7883

Low Income Subsidy - Extra Help Paying for Medicare Part D Costs (2006 Guidelines)

Many people with Medicare who have limited resources will get extra help paying for Medicare prescription drug coverage. Some people will qualify to enroll in a plan and pay no premiums or deductibles and co-pays that are little or nothing. Some will qualify to enroll in a plan with a reduced deductible; others will qualify to pay a sliding scale premium and small coinsurance.

| If you have: | Medicare +full Medicaid coverage +income <\$9,800 single <\$13,200 couple | Medicare +income <\$13,230single <\$17,820 couple +assets < \$7,500 single* < \$12,000 couple | Medicare +income <\$13,230 single <\$17,820 couple +assets <\$11,500 single* <\$23,000 couple | Medicare +income <\$14,700 single <\$19,800 couple +assets <\$11,500 single* <\$23,000 couple* |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| You'll pay: | You'll pay: No premium ** No deductible \$1 copay /generic \$3 copay/brand-name \$0 copay in nursing home \$0 copay once drug expenses reach \$3,600 in a year | You'll pay: No premium ** No deductible \$2 copay/generic \$5 copay/brand-name \$0 copay in nursing home \$0 copay once drug expenses reach \$3,600 in a year | You'll pay: No premium ** \$50 deductible %15 coinsurance \$2 copay/generic, \$5 copay /brand-name once drug expenses reach \$3,600 in a year | You'll pay: Sliding-scale premium ** \$50 deductible %15 coinsurance \$2 copay/generic, \$5 copay /brand-name once drug expenses reach \$3,600 in a year |
| * Assets that count include: savings and investments. Assets that do NOT count include the home you live in, your car and a burial plot and/or life insurance policy up to \$1,500 each. ** No premium charge if you accept the state coverage plan. Otherwise, you may pay an additional premium charge | | | | |

How Much Help You Can Get